

United States Bankruptcy Court
Southern District of Mississippi

In re:
Chandra Dewberry Hardwick
Debtor

Case No. 25-50454-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6

User: mssbad

Page 1 of 2

Date Rcvd: Jul 16, 2025

Form ID: 318

Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2025:

Recip ID	Recipient Name and Address
db	+ Chandra Dewberry Hardwick, 74 Burkett's Creek Dr, Hattiesburg, MS 39401-5080
5492321	+ Midtown Oral Surgery, 811 S 28th Ave, Hattiesburg, MS 39402-2602
5492322	+ Sunbelt Federal CU, Attn: Bankruptcy, 6885 Us Hwy 49, Hattiesburg, MS 39402

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDAHENDERSON.COM	Jul 16 2025 23:30:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
5492318	+ EDI: CAPITALONE.COM	Jul 16 2025 23:30:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5492319	+ Email/Text: bankruptcy@credencerm.com	Jul 16 2025 19:32:00	Credence Resource, Attn: Bankruptcy, Po Box 2300, Southgate, MI 48195-4300
5492320	Email/Text: operations@empower.me	Jul 16 2025 19:32:00	Empower Cash Advance, Attn: Bankruptcy, 660 York St Ste 102, San Francisco, CA 94110
5492323	Email/Text: dispute@velocityrecoveries.com	Jul 16 2025 19:32:00	Velocity Investment, 1800 Route 34 N, Ste 305, Wall Township, NJ 07719

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2025 at the address(es) listed below:

Name	Email Address
Derek A Henderson T1	trustee@derekhendersonlaw.com dhenderson@ecf.axosfs.com;denise@derekhendersonlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor Chandra Dewberry Hardwick trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Chandra Dewberry Hardwick	Social Security number or ITIN xxx-xx-0622
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: 25-50454-KMS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Chandra Dewberry Hardwick
aka Chandra Ray Dewberry Harwick

Dated: 7/16/25

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.